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22. A computer-based method for automatically preparing a plurality of client communications pertaining to a financial or insurance product for a corresponding and respective plurality of clients, the method comprising:

using decision information comprising software to automatically select variable information about clients from a software database comprising variable information about a plurality of clients, the variable information comprising other than a client identification; [and]

automatically inserting the variable information into each of a plurality of client communications, each client communication customized for one of the clients based on the decision information; and

combining each of the customized client communications with a host vehicle directed to a particular one of the plurality of clients.

Remarks

Applicant appreciates the Examiner interview of November 24, 1999, in which the Examiner discussed the claims, and the amendments presently being presented.

As discussed, the amendments more particularly point out that the information regarding the client is in a database. In one aspect of the invention, the database containing information regarding a plurality of clients is accessed and decision information is used to automatically select variable information about these clients. On a client by client basis, individual communications are prepared for each client. These client communications are then combined with a host vehicle for sending to each particular client.

The above abbreviated description does not define the invention, which is defined by the scope of the claims and the equivalents thereof.

In view of the Examiner interview, and the tentative agreements reached, Applicant now believes that the pending claims are in condition for allowance.

Respectfully submitted,



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